Case 19-32377-ABA Doc 44 Filed 09/13/20 Entered 09/14/20 00:30:47 Desc Imaged UNITED STATES BANKRUPT Sertificate of Notice Page 1 of 4 DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-2(c) 51536 Morton & Craig LLC William E. Craig, Esquire 110 Marter Avenue Order Filed on September 11, 2020 by Clerk Suite 301 **U.S. Bankruptcy Court** Moorestown, NJ 08057 District of New Jersey Attorney for Hyundai Lease Titling Trust Case No. 19-32377 Adv. No. In Re: Hearing Date: 9-1-20 THOMAS P. MCCABE ADRIANA M. MCCABE

ORDER FOR ARREARAGE CURE, STAY RELIEF UNDER CERTAIN CIRCUMSTANCES, INSURANCE, COUNSEL FEES, AND SELF-EXECUTING STAY RELIEF AT LEASE END

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

Judge: (ABA)

DATED: September 11, 2020

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court

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Debtors: Thomas and Adriana McCabe

Case No: 19-32377

Caption of Order: Order for arrearage cure, stay relief under certain circumstances, insurance,

counsel fees, and self-executing stay relief at lease end.

This matter having brought before this Court on a Motion For Stay Relief filed by John R. Morton, Jr., Esq., attorney for Hyundai Lease Titling Trust ("Hyundai"), with the appearance of Thomas E. Dowey, Esq. on behalf of the Debtors, and this Order having been filed with the Court and served upon the Debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Hyundai is the owner and lessor of a 2018 Kia Sportage bearing vehicle identification number KNDPNCAC1J7397768.
- 2. That the Debtors' account has arrears in the amount of \$1,675.89 through July 2020.
- 3. That the Debtors are to cure this arrearage as follows:
 - a. The Debtors are to make a payment of \$1,675.89 to Hyundai by September 16, 2020 or Hyundai shall be entitled to stay relief upon filing a certification of non-payment with the Court and serving it on the Debtors, their attorney, and the Chapter 13 Trustee.
 - b. Following the payment set forth in paragraph 3(a) above, the Debtors are to make their regular monthly payment of \$378.64 plus an additional \$126.21 (for a total monthly payment of \$504.85) for the months of September 2020 through November 2020.
- 4. That commencing September 2020, if the Debtors fail to make any payment to Hyundai within thirty (30) days after it falls due, Hyundai shall be entitled to stay relief upon filing a certification of non-payment with the Court and serving it on the Debtors, their attorney, and the Chapter 13 Trustee.

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Debtors: Thomas and Adriana McCabe

Case No: 19-32377

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counsel fees, and self-executing stay relief at lease end.

- 5. That the Debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Hyundai Lease Titling Trust must be listed as loss payee. If the Debtors fail to maintain valid insurance on the vehicle, Hyundai shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtors, their attorney, and the Chapter 13 Trustee.
- 6. That at the end of the lease the Debtors must either surrender the vehicle or purchase it in accordance with the lease end purchase option. Upon lease maturity, Hyundai shall be entitled to immediate stay relief and may repossess (if necessary) and sell said vehicle without further application to the Court. The terms of this paragraph are deemed to be self-executing in nature.
- 7. That the Debtors are to pay a counsel fee of \$431.00 to Hyundai Lease Titling Trust through their Chapter 13 plan.

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United States Bankruptcy Court District of New Jersey

In re: Thomas P McCabe Adriana M McCabe Debtors Case No. 19-32377-ABA Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 1 Date Rcvd: Sep 11, 2020

Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2020.

db/idb +Thomas P McCabe. 3104 Sunset Ave., Williamstown, NJ 08094-4337 Adriana M McCabe.

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

TOTAL: 0 NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com John R. Morton, Jr. on behalf of Creditor Ally Capital ecfmail@mortoncraig.com,

mortoncraigecf@gmail.com John R. Morton, Jr. on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Thomas E. Dowey on behalf of Debtor Thomas P McCabe tdesquire@hotmail.com
Thomas E. Dowey on behalf of Joint Debtor Adriana M McCabe tdesquire@hotmail.com

Thomas E. Dowey on behalf of Joint Debtor $\it R$ U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William E. Craig on behalf of Creditor HYUNDAI LEASE TITLING TRUST mortoncraigecf@gmail.com, mortoncraigecf@gmail.com

TOTAL: 8